

WHAT IS CLAIMED IS:

1. A method of aggregating and using customer information from a plurality of financial institutions, comprising:

receiving a first customer database from a first financial institution,  
wherein the first customer database includes information on customers' accounts;

receiving a second customer database from a second financial institution,  
wherein the second customer database includes information on customers' accounts;

aggregating the first and second customer databases without disclosing the first customer database to the second financial institution and without disclosing the second customer database to the first financial institution; and

providing advertisements to selected customers of both the first and the second financial institutions, wherein the selection is based on first financial data received from the first customer database and on second financial data received from the second customer database.

2. The method as defined in Claim 1, where the first financial institution is a bank.

3. The method as defined in Claim 1, wherein the first financial data identifies the types of accounts a customer has with the first financial institution.

4. The method as defined in Claim 1, wherein the first financial data includes information related to the balance of a first account.

5. The method as defined in Claim 1, further comprising:

providing a first customer with at least a reduced rate for access to a network; and

causing a browser associated with the first customer to designate a portal associated with the first financial institution as its home portal.

6. The method as defined in Claim 1, wherein an advertiser sponsoring the advertisement is isolated from the identity of the selected customers.

7. The method as defined in Claim 1, further comprising:

receiving a customer order for an item;

receiving instructions to fund payment for the first item using a customer account with the first financial institution; and

providing, in real-time, information on the effect the order has on an account balance for the customer account.

5           8.     The method as defined in Claim 1, further comprising:

providing content for a first Web site associated with the first financial institution from a server system associated with a service provider which manages the first Web site;

10           providing content for a second Web site associated with the second financial institution from the server system associated with the service provider, wherein at least a portion of the content provided for first Web site is included in the content provided for the second Web site.

15           9.     The method as defined in Claim 8, wherein at least a first Web page associated with the first Web site is based on a template used to create a first Web page associated with the second Web site.

10           10. A method of distributing fees related to the purchase of an item over a network using a purchase module, comprising:

managing a Web site of a first financial institution, wherein the Web site is managed by a financial network service provider;

20           placing a link to an on-line merchant site on at least a first page of the first financial institution Web site, wherein the on-line merchant is a customer of the first financial institution;

receiving a user activation of the link, wherein the user is a customer of the first financial institution;

25           presenting the user with at least a first page of the merchant Web site;

receiving an order for an item offered by the merchant Web site;

providing a first fee from the merchant to the financial institution; and

providing a second fee from the merchant to the financial network service provider.

30           11. The method as defined in Claim 10, further comprising:

evaluating financial information associated with the customer; and

authorizing insurance for the order when said financial information meets at least a first criteria.

12. The method as defined in Claim 10, further comprising:

evaluating information associated with the merchant; and

5 authorizing insurance for the order when said information meets at least a first criteria.

13. The method as defined in Claim 10, further comprising:

causing the display of a selection of financial instruments available to fund said order on a customer terminal; and

10 accepting a customer input indicating which financial instrument is to be used in funding said order.

14. A method of providing merchant information to users, comprising:

receiving at a first financial institution Web site a first search request for information for a type of merchant;

15 determining if any merchants that are customers of the first financial institution and have accounts with the first financial institution match the first search request;

determining if any merchants that are not customers of the first financial institution match the search request; and

20 presenting information on both merchants that are and are not customers of the first financial institution that match the search request, wherein the information on the merchants that are customers of the first financial institution is emphasized as compared to the information on merchants that are not customers of the first financial institution.

25 15. The method as defined by Claim 14, wherein said emphasis is provided by indicating a higher ranking for merchants that are customers of the financial institution than for merchants that are not customers of the financial institution.

16. The method as defined in Claim 14, further comprising:

30 receiving at the first financial institution Web site a second search request for information for a type of merchant, wherein the first financial institution is part of a financial network;

determining if any merchants that are customers of the first financial institution match the second search request;

determining if any merchants that are not customers of the first financial institution, but are customers of a second financial institution that is part of the financial network, match the second search request;

determining if any merchants that are not customers of the first financial institution or the second financial institution match the search request; and

presenting search results for the second search request, wherein a first ranking is given to merchants that are customers of the first financial institution, a second ranking, lower than the first ranking, is given to merchants that are customers of the second financial institution and are not customers of the first financial institution, and a third ranking, lower than the second ranking, is given to merchants that are not customers of the first financial institution or the second institution.

17. The method as defined in Claim 14, further comprising:

providing a first financial institution customer with at least discounted network service;

causing a browser used by the customer to ignore a home portal specification provided by a customer; and

causing the browser to utilize a home portal specification associated with the first financial institution.

18. The method as defined in Claim 14, further comprising providing at least one merchant with a selected ranking in exchange for a fee provided to the first financial institution.

19. A method of purchasing items over a network, said method comprising the acts of:

accepting a customer authorization received over a computer network to order and pay for at least a first item from at least a first merchant while viewing a network site associated with the first merchant, wherein said authorization is accepted by a bank; and

providing a purchase order from said bank to said merchant for said first order.

20. The method as defined in Claim 19, wherein the customer authorizes payment from a customer account associated with the financial institution.

5 21. The method as defined in Claim 19, where it appears to the customer that the customer authorization is being provided directly to the merchant.

22. The method as defined in Claim 19, wherein the customer authorization is in the form of an identification code associated with at least one bank account.

23. A method of funding the procurement of an item over a network, said method comprising the acts of:

accepting a procurement request from a customer over said network;

causing the display of a selection of financial instruments with which to fund said procurement at a customer terminal, wherein said selection includes at least a bank account and a credit line;

15 accepting a customer input selecting which financial instrument is to be used in funding said procurement; and

providing in substantially real-time information on the effect the funding has on the financial instrument.

24. The method as defined in Claim 23, wherein the displayed selection of financial instruments includes a money market account.

25. The method as defined in Claim 23, further comprising providing an alert to the customer when an account balance of the selected financial instrument reaches or falls below a first amount at least partly in response to completion of the procurement.

26. The method as defined in Claim 23, further comprising providing an alert to the customer when an account balance of the selected financial instrument will reach or fall below a first amount if the procurement is completed.

27. The method as defined in Claim 23, further comprising providing an e-mail message to the customer at least partly in response to completion of the procurement, where the e-mail indicates an account balance of the selected financial instrument.

28. The method as defined in Claim 23, further comprising:

monitoring the contents of an electronic shopping cart associated with the customer;

5 determining if the procurement of the items in the shopping cart would cause a balance of a first financial instrument associated with the customer to fall to or below a predetermined amount; and

providing a notice to the customer when it is determined that the procurement of the items in the shopping cart would cause the balance of the first financial instrument to fall to or below a predetermined amount.

10 29. The method as defined in Claim 23, wherein the displayed selection of financial instruments includes a mutual fund account.

30. A machine configured to procurement orders, said machine comprising:

15 a first computer associated with a first financial institution, the first computer configured to be networked with at least a second computer, said first computer configured to receive at least one electronic order from said second computer, said electronic order identifying a plurality of items from a plurality of vendors;

a database including information related to a plurality of financial instruments associated with a user and the first financial institution; and

20 a software module in communication with said database and configured to execute in said first computer, said software module configured to receive said electronic order and provide said user with a selection of one or more financial instruments associated with the first financial institution available to fund said procurement, and to indicate the effect the execution of the order will have on the one or more financial instruments used to fund the order.

25 31. A software module for processing an order from a user, said module stored on a computer readable memory, said module comprising:

30 at least a first instruction configured to evaluate at least one financial criteria related to said user to determine if the at least one financial criteria meets a selected requirement; and

at least a second instruction configured to authorize transaction insurance for said order if said selected requirement is met.

32. The software module as defined in Claim 31, wherein the at least one financial criteria is that a user financial account have a balance greater or equal to a first amount.

33. The software module as defined in Claim 31, wherein the at least one financial criteria is that the user has a credit line greater than a first amount.

34. A method for selecting advertisements for a user, comprising:

examining the status of a loan associated with the user;

monitoring which networked site has been viewed by the user; and

selecting an advertisement to present to the user based on at least the loan status and the networked site viewed by the user.

35. The method as defined in Claim 34, wherein the loan is a home loan.

36. The method as defined in Claim 34, wherein the loan is a car loan.

37. The method as defined in Claim 34, further comprising:

examining the balance of at least a first account associated with the user;

and

selecting a second advertisement to present to the user based on at least the first account balance.

38. The method as defined in Claim 37, wherein the account is a bank account.

39. The method as defined in Claim 34, wherein the networked site is a site related to automobiles.

40. The method as defined in Claim 34, wherein the networked site is a site related to homes.